

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:

SCOTT A GAGNER
PATRICIA GAGNER

CASE NO. 03 B 50148

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor

SSN XXX-XX-1757 SSN XXX-XX-9646

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 12/12/03 and confirmed on 03/30/04.
2. The plan is paid in full.
3. The Debtor paid a total of \$ 162257.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
MIDLAND MORTGAGE CO	CURRENT MORTG	75709.13	.00	75709.13
MIDLAND MORTGAGE CO	MORTGAGE ARRE	16412.26	.00	16412.26
FORD MOTOR CREDIT CO	SECURED	16275.00	2706.41	16275.00
HERITAGE LAKE HOMEOWNERS	SECURED	813.84	.00	813.84
HINSDALE BANK & TRUST	SECURED	2342.71	306.15	2342.71
IRWIN HOME EQUITY	SECURED	21119.68	.00	21119.68
IRWIN HOME EQUITY	MORTGAGE ARRE	4473.00	.00	4473.00
ILL DEPT OF EMPLOYMENT S	PRIORITY	NOT FILED	.00	.00
INTERNAL REVENUE SERVICE	PRIORITY	5663.87	.00	5663.87
ACCUCHECK	UNSECURED	NOT FILED	.00	.00
ADVANCE ACCEPTANCE	UNSECURED	505.68	.00	101.14
AFNI	UNSECURED	NOT FILED	.00	.00
ALLIED INTERSTATE	UNSECURED	NOT FILED	.00	.00
ALLIED INTERSTATE	UNSECURED	NOT FILED	.00	.00
HSBC	UNSECURED	NOT FILED	.00	.00
UNIFUND CORP	UNSECURED	9628.73	.00	1925.75
CAPITAL ONE FINANCIAL	UNSECURED	994.98	.00	199.00
CENTRAL CREDIT SERVICES	UNSECURED	NOT FILED	.00	.00
RESURGENT CAPITAL SERVIC	UNSECURED	452.55	.00	90.51
RESURGENT CAPITAL SERVIC	UNSECURED	6392.65	.00	1278.53

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
DANBURY MINT	UNSECURED	NOT FILED	.00	.00
DANBURY MINT	UNSECURED	NOT FILED	.00	.00
FAMILY PRACTICE CONSULTA	UNSECURED	175.00	.00	35.00
PREMIER BANKCARD/CHARTER	UNSECURED	419.45	.00	83.89
FIRST SELECT	UNSECURED	NOT FILED	.00	.00
DENNIS B PORICK	UNSECURED	2609.35	.00	521.87
MITCHELL N KAY	UNSECURED	NOT FILED	.00	.00

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MCI WORLDCOM	UNSECURED	NOT FILED	.00	.00
NANNINI & CATRAMBONE LTD	UNSECURED	500.00	.00	100.00
NCO FINANCIAL SYSTEMS IN	UNSECURED	NOT FILED	.00	.00
NORTHLAND GROUP	UNSECURED	NOT FILED	.00	.00
PAYDAY LOAN STORE	UNSECURED	NOT FILED	.00	.00
PERSONAL FINANCE	UNSECURED	NOT FILED	.00	.00
PLAZA ASSOCIATES	UNSECURED	NOT FILED	.00	.00
PRAIRIE EMERGENCY SERVIC	UNSECURED	NOT FILED	.00	.00
PRIMARY FINANCIAL SERVIC	UNSECURED	NOT FILED	.00	.00
RISK MANAGEMENT ALTERNAT	UNSECURED	NOT FILED	.00	.00
ST JOSEPH HOSPITAL	UNSECURED	NOT FILED	.00	.00
ST JOSEPH HOSPITAL	UNSECURED	NOT FILED	.00	.00
SERPE CHIROPRACTIC CENTE	UNSECURED	NOT FILED	.00	.00
SURPASS	UNSECURED	NOT FILED	.00	.00
CREDIT BUREAU ENTERPRISE	UNSECURED	NOT FILED	.00	.00
WILLIAMS & ASSOCIATES	UNSECURED	NOT FILED	.00	.00
MICHAEL R NAUGHTON	UNSECURED	175.00	.00	35.00
ASSET ACCEPTANCE CORP	UNSECURED	2863.02	.00	572.60
INTERNAL REVENUE SERVICE	UNSECURED	1470.48	.00	294.10
FORD MOTOR CREDIT CO	UNSECURED	7783.73	.00	1556.75
CAPITAL ONE FINANCIAL	UNSECURED	1192.12	.00	238.42
NCO FINANCIAL SYSTEMS	FILED LATE	.00	.00	.00
HINSDALE BANK & TRUST	UNSECURED - C	.00	.00	.00

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	137145.62	5663.87	35162.74	.00	177972.23
PRINCIPAL PAID	137145.62	5663.87	7032.56	.00	149842.05
INTEREST PAID	3012.56	.00	.00	.00	3012.56
TOTAL PAID	140158.18	5663.87	7032.56	.00	152854.61
The Debtor's attorney, LEGAL DEFENDERS				, was allowed \$	2700.00
and was paid \$ 306.00 direct and \$ 2394.00 through the plan.					

The Trustee received \$ 6896.05 .

Refunds to the Debtor totaled \$ 112.34 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 04/11/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE

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